UNITED STATES BANKRUPTCY COURT FOR THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

: Chapter: 13

In Re: Timothy P. Beckel :

Debtor : Bankruptcy No. 22-10301-MDC

:

: Objection to Proof of Claim of: Regional Acceptance Corp.: Claim #2, Filed On 02/15/2022

Request for Admissions Pursuant to Rule 36 of the Federal Rules of Civil Procedure

Pursuant to Rule 7036 of the Federal Bankruptcy Rules and Rule 36 of the Federal Rules of Civil Procedure, Debtor, Timothy P. Beckel, requests that Claimant/Respondent, Regional Acceptance Corporation, answer each of the following Requests for Admissions, separately and under oath, within thirty (30) days from the date of service hereof. If the space provided after each request is not sufficient for your answer, please use additional sheets. A true and correct copy of the Proof of Claim and supporting documents referenced in the Claim is attached to these Requests for Admissions.

- 1. It is admitted that Regional Acceptance Corporation filed a Proof of Claim Number 2 in the Chapter 13 Bankruptcy Case of Timothy P. Beckel, Case Number 22-10301-MDC. Hereto attached is a copy of the Proof of Claim.
- 2. It is admitted that the Debtor did not use nor make payment on this debt in which this Proof of Claim within four (4) years from the filing date of February 9, 2022 of this instant Chapter 13 Bankruptcy.
- 3. It is admitted that Claimant does not have a right to assert this Proof of Claim because the Proof of Claim violates the Pennsylvania Statute of Limitations.
- 6. It is admitted that this Proof of Claim should be stricken from the Claims Register.

/S/Jeffery A. Fournier, Esquire Jeffery A. Fournier, Esquire Attorney for Debtor

UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

: Chapter: 13 In Re: Timothy P. Beckel :

Debtor : Bankruptcy No. 22-10301-MDC

:

: Objection to Proof of Claim of: Regional Acceptance Corp.: Claim #2, Filed On 02/15/2022

CERTIFICATION OF SERVICE

I, Jeffery A. Fournier, Esquire, hereby certify that I served that the above Notice of Objection to Proof of Claim, Proposed Order, and Objection to Proof of Claim were served to the interested parties listed below by first class prepaid postage mail and/or electronically (ECF) on August 8, 2022:

U.S. Trustees Office ECF

Kenneth E. West, Trustee ECF

P.O. Box 40119

Philadelphia, PA 19106-0119

Regional Acceptance Corporation Mail

Attn: Lauren E. Harper, Bankruptcy Specialist

P.O. Box 1847 Wilson, NC 27894

/S/ Jeffery A. Fournier, Esquire
Jeffery A. Fournier, Esquire
Attorney for Debtor

UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

: Chapter: 13 In Re: Timothy P. Beckel :

Debtor : Bankruptcy No. 22-10301-MDC

: Request for Admissions: Regional Acceptance Corp.: Claim #2, Filed On 02/15/2022

EXHIBIT "A"

Case 22-10301-mdc Doc 61 Filed 08/08/22 Entered 08/08/22 13:30:07 Desc Main Case 22-10301-mdc Claim 20-ը լերբերի 15/22 ge Desc Main Document Page 1 of 5

Fill in this	nformation to identify the case:
Debtor 1	Timothy Beckel
Debtor 2 (Spouse, if filin	(c)
United States	Bankruptcy Court for the: Eastern District of Pennsylvania
Case numbe	22-10301

Official Form 410

Proof of Claim

04/19

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

Who is the current creditor?	Regional Acceptance Corporation Name of the current creditor (the person or entity to be paid for this claim)						
	Other names the credit	or used with the debt	or			·	
Has this claim been acquired from someone else?	Mo ☐ Yes. From who	n?					
. Where should notices and payments to the creditor be sent?	Where should notices to the creditor be sent?			Where should payments to the creditor be sent? (if different)			
Federal Rule of	Regional Acceptance Corp	oration, Bankruptcy Sec	tion/100-50-01-51				
Bankruptcy Procedure (FRBP) 2002(g)	Name PO Box 1847			Name			
(, , , , , , , , , , , , , , , , , , ,	Number Street			Number	Street		
	Wilson	NC	27894				
	City	State	ZIP Code	City	State	ZIP Code	
	Contact phone (800)	635-3112		Contact phone			
	Contact email RACBankruptcy@truist.com			Contact email			
	Uniform claim identifier	or electronic paymer	nts in chapter 13 (if you u	se one):			
Does this claim amend one already filed?	☑ No ☐ Yes. Claim numl	per on court claims	s registry (if known)		Filed on	DD / YYYY	
	<u> </u>				MM /	7 1111	
Do you know if anyone else has filed a proof	☑ No ☐ Yes. Who made						

Case 22-10301-mdc Doc 61 Filed 08/08/22 Entered 08/08/22 13:30:07 Desc Main Case 22-10301-mdc Claim 200Filed 08/08/25 Entered 08/08/22 13:30:07 Desc Main Document Page 2 of 5

F	art 2: Give Information	n About the Claim as of the Date the Case Was Filed					
6.	Do you have any number you use to identify the debtor?	No Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: 4 8 0 3					
7.	How much is the claim?	\$					
		 No ✓ Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A). 					
8.	What is the basis of the claim?	Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card.					
		Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c). Limit disclosing information that is entitled to privacy, such as health care information.					
		Money loaned					
9.	Is all or part of the claim secured?	✓ No ☐ Yes. The claim is secured by a lien on property.					
		Nature of property:					
		Real estate. If the claim is secured by the debtor's principal residence, file a Mortgage Proof of Claim Attachment (Official Form 410-A) with this Proof of Claim.					
		☐ Motor vehicle ☐ Other. Describe:					
		Basis for perfection:					
		Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.)					
		Value of property: \$					
		Amount of the claim that is secured: \$					
		Amount of the claim that is unsecured: \$(The sum of the secured and unsecured amounts should match the amount in line 7.)					
		Amount necessary to cure any default as of the date of the petition: \$					
		Annual Interest Rate (when case was filed)% □ Fixed					
		☐ Variable					
10	. Is this claim based on a	☑ No					
	lease?	Yes. Amount necessary to cure any default as of the date of the petition.					
11	. Is this claim subject to a	☑ No					
	right of setoff?	☐ Yes. Identify the property:					

Official Form 410 Proof of Claim page 2

Case 22-10301-mdc Doc 61 Filed 08/08/22 Entered 08/08/22 13:30:07 Desc Main Case 22-10301-mdc Claim 20-Eiled 08/08/22 Entered 08/08/22 13:30:07 Desc Main Case 22-10301-mdc Claim 20-Eiled 08/08/22 Entered 08/08/22 13:30:07 Desc Main Case 22-10301-mdc Claim 20-Eiled 08/08/22 Entered 08/08/22 13:30:07 Desc Main Case 22-10301-mdc Claim 20-Eiled 08/08/22 Entered 08/08/22 13:30:07 Desc Main Case 22-10301-mdc Claim 20-Eiled 08/08/22 Entered 08/08/22 13:30:07 Desc Main Case 22-10301-mdc Claim 20-Eiled 08/08/22 Entered 08/08/22 13:30:07 Desc Main Case 22-10301-mdc Claim 20-Eiled 08/08/22 Entered 08/08/22 13:30:07 Desc Main Case 22-10301-mdc Claim 20-Eiled 08/08/22 Entered 08/08/22 13:30:07 Desc Main Case 22-10301-mdc Claim 20-Eiled 08/08/22 Entered 08/08/22 13:30:07 Desc Main Case 22-10301-mdc Claim 20-Eiled 08/08/22 Entered 08/08/22 E

12. Is all or part of the claim entitled to priority under						
11 U.S.C. § 507(a)?	Yes. Check	ck one:				Amount entitled to priority
A claim may be partly priority and partly	Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).					\$
nonpriority. For example, in some categories, the law limits the amount entitled to priority.	☐ Up to \$3,025* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7).					\$
chance to priority.	□ Wages, salaries, or commissions (up to \$13,650*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4).					\$
	_		ernmental units. 11 U.S.C	. § 507(a)(8).		\$
	☐ Contri	butions to an employee b	enefit plan. 11 U.S.C. § 5	07(a)(5).		\$
	Other.	Specify subsection of 11	U.S.C. § 507(a)() that	applies.		\$
	* Amounts	are subject to adjustment or	n 4/01/22 and every 3 years a	ifter that for cases	begun on or afte	er the date of adjustment.
Part 3: Sign Below						
The person completing	Check the app	ropriate box:				
this proof of claim must sign and date it.	☐ I am the c	reditor				
FRBP 9011(b).		reditor's attorney or autho	vized agent			
If you file this claim		•	onzed agent. neir authorized agent. Ban	kaintov Bulo 30	04	
electronically, FRBP	_					
5005(a)(2) authorizes courts	I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.					
to establish local rules specifying what a signature						
is.	I understand that an authorized signature on this <i>Proof of Claim</i> serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.					
A person who files a	amount of the o	claim, the creditor gave th	e debtor credit for any pa	yments received	toward the de	ebt.
fraudulent claim could be fined up to \$500,000,	I have examined the information in this <i>Proof of Claim</i> and have a reasonable belief that the information is true and correct.					
imprisoned for up to 5	and correct.					
years, or both. 18 U.S.C. §§ 152, 157, and 3571.	I declare under penalty of perjury that the foregoing is true and correct.					
3371.	Executed on da	ate 02/14/2022	-			
		55 7 1111				
	/s/ Laure	n Harper				
	Signature					
	Print the name	of the person who is c	ompleting and signing t	his claim:		
		Lauren	E.		Harper	
	Name	First name	Middle name		Last name	
	Title	Bankruptcy Produ	uction Specialist II			
	Company Regional Acceptance Corporation					
		Identify the corporate ser	vicer as the company if the a	uthorized agent is	a servicer.	
	Address	PO Box 1847				
		Number Street				
		Wilson		NC	27894	
		City		State	ZIP Code	
	Contact phone	(800) 635-3112		Email	RACBank	ruptcy@truist.com
		, , - 				·

Case 22-10301-mdc Doc 61 Filed 08/08/22 change Intered 08/08/22 13:30:07 Desc Main Case 22-10301-mdc Claim 20-6-14-42/15/22 Change Desc Main Document Page 4 of 5

Buyer Name and Ar (Including County &	Mires and Zip Code)	Co-Buye (Includin	r Name and Address ig County and Zip Ce	de)	Creditor-Beller (Name and Address)				
STEVEN BECKEL TINOTHY P BECKEL					PERUZZI PONTIAC GMC TRUCK INC				
			FAIRLESS HILLS PA 19834-						
You, the Buyer (and Co-Buyer, if any), may buy the vehicle below for cash or on credit. By signing this contract, you choose to buy the vehicle on credit under the agreements on the front and back of this contract. You agree to pay the Creditor - Seller (sometimes "we" or "ba" in th									
rontraci) the Amou	ant Financed and F	inance Charge in U. eclosures below are	S. RUNGS according	TO BUS DEPARTMENT SCH	edule below. We will ligure your finance charge o				
New/Used/Demo	Year end Mo	Mig Gross Vehi- del culer Weight	Vehicle identi	Scation Number	Primary Use For Which Purchased				
NO. III COLO COLO COLO COLO COLO COLO COLO	CHEVRO				()() personal, territy or household				
USED 2	988 MALIBU		1G1ZK5778842	5820	O agricultural D				
	FEDERAL TRU	TH-IN-LENDING	DISCLOSURES		Insurance. You may buy the physical damage insur-				
ANNUAL PERCENTAGE	FINANCE	Amount Financed	T. 4 . 4 . 4	Total Sele Price	Insurance. You may buy the physical dermaps insurance this covincel requires (see tect) from anyone you choose who is acceptable to us. You are not required to buy any other insurance to obtain erroll. If any insurance is checked before, positions or confirmate from the came insurance commandes with				
RATE The cost of	The dollar smount the	The amount of credit provided	Payments The amount you will have peld after you have made all	The total cost of	required to buy any other insurance to obtain erest. If any insurance is checked below, policies or cardionise from the resmed insurance companies will				
your credit as a yearly rate.	credit will cost you.	to you or on your behalf.	you have made all payments as	your purchase on credit, including your down payment of	describe the lease and conditions.				
	,	,	scheduled.	peyment of \$686_86_is	Check the incurance you want and sign below: Optional Credit insurance				
28.95%		\$ 14461.45	\$ _23436_66	\$ 24836.98	Credit Life: Buyer C Co-Buyer Both Credit Cleability (Buyer Crist)				
Your Payment	Schedule Will B	When Pa	-menis		Promises				
Payments 60	Payments 1941 A41	Are (Monthly beginning _G)ue		Credit Uie \$N/A Credit Disability \$N/A				
Or As Follows:					Insurance Company Name				
					N/A Hors Office Addressed /A				
Late Charge, If po	yment is not paid in it	ull within 10 days after icle, the charge will be nith of the part of the p it is more than 10 days.	It is due, you will pay	a late charge. If the					
Otherwise, the char calendar month for	rge will be 2% per mo	nth of the part of the p	syment that is tale, fig	ured based on a full	Credit the traumance and credit disability insurance are not required to obtain credit, four decision to buy or not buy credit Me insurance and credit deability insurance will not be a factor				
Propoyment, Il you Security Interest. 1	pay off all your debi or for are giving a securit	arly, you will not have to p y interest in the vehicle to ict for more information	ony a penalty. Ising purchased.		in the credit approval process. They will not be provided unless you sign and agree to pay the actes coat. If you choose this				
Additional Informe detacl, any requires	ation: See this contre I repayment in full belo	ct for more information re the scheduled date at	including information of security interest.	about nanpayment,	insurance, the cost is about in lasts 4A of the femiliation of Amount Frances. Credit the insurance page the unpold part of the Amount Statement II was the Tale between a true state that				
	TTENET.	ZATION OF AMOUNT FIN	ANCED		amount you would over it you poid all your payments on line. Credit disability insurance pays the scheduled germants the				
1 Cash Price (Includi	ng \$839_46	sales tex)		14829.4 4 . (1)	under this contract while you are classical. This insurance does not cover any increase in your payment or in the number of				
2 Yotal Compaymen Yeds-In Francis	N/A				All hasmons and credit disability hearmont will not be shotted in the control operation process. They all not provided vession to a long control order to the control field and the control field in terms page to the proper only the same proper only the same page on the same page on the same page of the same page on the sam				
	In Allemance	(764)		N/A [palche or certificates for coverage limits or other lawns and conditions.				
Lees Pay Of	f Made By Seller		<u>:</u>	N/A N/A					
Equals Not 1 + Cosh	iade in		\$	N/A					
+ OB+#4//			\$	N/A	1				
(II total down 3 Unpoid Balance of		ter 'V' and see 4H below)		686_86_(2)					
4 Other Charges Inch	uding Amounts Paid to C				Other Optional Insurance				
	p part of those amounts) i Credit Insurance Paid I				N/A. Nype of Insurance N/A. To-ren				
Company or Co					Pruntum SN/A				
Disability		N/A S	_N/A _N/A \$	N/A	Description of Coverage N/A				
8 Other Optional II		nos Company or Company		N/A_	Insurance Company Name				
(Describe) N./.		Yerm		N/A_	Home Office Address N/A				
C Oliciel Fees Pa	id to Government Agenc	/A		N/A	I				
M/A		/4		W/A	Type of Insurance N/A				
STATE_C Defend Gap C	E-PA	EMP_TAG		LDS	Prentem \$N/A				
E Government Tax	ns Not Included in Cash			N/A_	M/A				
PEC mt	ense andfor Registration	Fees	\$61		Insurance Company Name				
Government Co Sectodos S	rillicate of Title Fees /E				Home Office AddressN_/A				
H Other Charges (_5,88_ security in Seller must identify who	is paid and	\$27	-50-	Other optional insurance is not required to obtain could. Your				
destribe purpos		Prior Credit or Leese Bal	nco s	H/A	Other optional featurers is not required to obtain credit. Not discision to buy or not buy other optional featurers will not be a factor in the credit approved process. It will not be provided surface you dry and agree to pay the sates cost. I want the insurance checked above.				
PERUZZI	PONTIAC M	DOC FEE	\$_120	-00	I want the insurance checked above.				
Stra-	to	ONLINE REG FEI		-55	Bayer Signature Date				
194/A	loq	WA	\$	N/A	V				
Total Other Chas	gas and Amounts Paid to	Others on Your Behalf		N/A -232.05 (4)	Co-Buyer Signature Date				
5 Amount Financed (2 6 Finance Charge	+4)			14461.45 (5) -8974.55 (6)	THIS INSURANCE DOES NOT INCLUDE INSURANCE ON YOUR LIABILITY FOR				
7 Total of Payments-Ti	me Balance (5 + 6)			23436.00 D	BODILY HJURY OR PROPERTY DAMAGE CAUSED TO OTHERS.				
If you do no	t meet your con	tract obligations	you may lose t	he vehicle					
		If the Amount Finance			Referred Check Charge: You agree to pay the costs no actually pay to others II any check you give us in dishuranus.				
—N/A				n was on or before					
				4 100 100 100 100 100 100 100 100 100 10	the state and agree to see the sale in the				
buy a gap contect. The				contract for details on the I	e you sign below and agree to pay the entre charge. If you choose learns and conditions it provides. If is a part of this contract.				
rm	-N/A	_ Mos.	N/A		Hame of Gep Contract				
ment to buy a gap contro	jet.								
hydr Signs X									
NO COOLING OFF PERIOD									
State law does not provide for a "cooling off" or cancellation period for this sale. After you sign this contract, you may only cancel it if the seller screen or for legal cause. You cannot cancel this contract simply because									
you are the four time to the total obes from apply to frome sometiment sales.									
HOW THIS CONTRACT CAM BE CHANGED. This context contains the entire agreement between you and us relating to this context. Any placing to just contemputation and we must sign it. No oral changes are binding. Super Sign (A) Co-Buyer Sign (A) Co-Buyer Sign (A) Co-Buyer Sign (A) I way part of this context is not wisk, all other parts stay value. We stay steap or relatin from entocking any of our rights under this context relication them. For example, we were started for the right produces without contents to find the product of the product									
any part of this contri	ors crampes are once act is not valid, all other	ng. Buyer Signe & parts stay valid. We stay	delay or retrain from e	ntorcing any of our rights	surer Sign (31) and sign of the contract Without losing them. For example, we				
may prisent the first for making some prymeries without extending the line for making others. You selfchort was to obtain information about you, or the vehicle you are buying, from the state motor vehicle department or other motor vehicle registration auditorities.									
ou authorize us to obt	nin information about yo	ore one set during respectation of settlerand.							
bu authorize us to obli ioo back for other in	shoume shanness	The Annual Percentage Rate may be negotiable with the Seller. The Seller may assign this contract							
tui authoriza un to obt ion back for other is The Annual F	ercentage Ri	te may be ne	ne Einnen	and retain its right to receive a part of the Finance Charge.					
foi authorize us to obt See back for other is The Annual F	ercentage Ri	ive a part of ti	ne rinance C						
foi authorize us to obt See back for other is The Annual F	ercentage Ri	ive a part of ti	NOTICE TO B	UYER.	NK				
tú suhoizs as te obli See back for other le The Annual F and retain its	Percentage Ri right to rece	DO NOT SIG	NOTICE TO B IN THIS CONT EXACT COP	UYER. TRACT IN BLA Y OF THE CO	NTRACT YOU SIGN.				
to selective us to obtain the back for other in The Annual Find retain its	Percentage Ric right to rece YOU ARE EN	DO NOT SIG	NOTICE TO B IN THIS CONT EXACT COP PROTECT YOU	UYER. TRACT IN BLA Y OF THE COI IR LEGAL RIG	NTRACT YOU SIGN.				
bú enhoize us to obi lee back for other in The Annual F and retain its Suyer Signa	Percentage Ricinghi to receive	DO NOT SIG TITLED TO AN KEEP IT TO P	NOTICE TO B IN THIS CON'I EXACT COP PROTECT YOU 181/95/13 CON	UYER, TRACT IN BLA Y OF THE COI IR LEGAL RIG Buyer Signe	VTRACT YOU SIGN. HTS. Dec				
bu enhoize us to obtain the back for other in the Annual Fand retain its super Signs (2)	Percentage Ric right to receive YOU ARE EN	DO NOT SIG TITLED TO AN KEEP IT TO P	NOTICE TO B IN THIS CON' EXACT COP PROTECT YOU WELFES/13 CON CONFIRM that I	UYER, TRACT IN BLA Y OF THE COT IR LEGAL RIG Buyer Signe (2)	NTRACT YOU SIGN. HTB. Dws./es/13 ed this contract, we gave it to you.				
bu exhots us to the ten back for other is The Annual F and retain its Suyer Signe (Su) Tou agree to it and you were is	Percentage Ric right to receive YOU ARE EN	DO NOT SIG TITLED TO AN KEEP IT TO P De is contract, You and review it. Yo	NOTICE TO B IN THIS CONT EXACT COP PROTECT YOU WOLFES/13 Co- confirm that it u confirm that	UYER. FRACT IN BLA Y OF THE CON IR LEGAL RIG Suyer Signe Suyer Signe you received a	TRACT YOU SIGN. TO Deb 1/85/13 ed this contract, we gave it to you, comprisely filled-in copy when you				
bu enfotes us to chi see back for other in The Annual F and retain its Buyer Signa Cou agree to ti and you were it signed it. Buyer Signa Ruser Signa Ruser Signa Ruser Signa	YOU ARE EN	DO NOT SIG TITLED TO AN KEEP IT TO P is contract, You and review it. Yo	NOTICE TO BEN THIS CONTINUE EXACT COPPORTECT YOU confirm that is u confirm that	UYER. TRACT IN BLA Y OF THE COT IR LEGAL RIG Suyer Signer Suyer Signer Vou received a	TRACT YOU SIGN. HTS. Desp./85/13 ed this contract, we gave it to you, copapitiely filled-in copy when you Desp./85/13				
to entories us to obtain before in the Annual Frind retain its support of the Annual Frind retain and other of the Annual Frind retains and ot	YOU ARE EN The terms of the tree to take it a	DO NOT SIG TITLED TO AN KEEP IT TO P De is contract, You and review it. Yo	NOTICE TO BEN THIS CONTINUE EXACT COPPORTECT YOU confirm that is u confirm that	UYER. TRACT IN BLA Y OF THE COT IR LEGAL RIG Suyer Signer Suyer Signer Vou received a	TRACT YOU SIGN. HTS. Desp./85/13 ed this contract, we gave it to you, copapitiely filled-in copy when you Desp./85/13				
to entorize us to the less bed, for other in The Annual Find retain its superstanding the superstandin	YOU ARE EN He terms of the trace to take it a Market A to copyr to did. The character of the trace to take it a	DO NOT SIG	NOTICE TO B IN THIS CONT EXACT COP PROTECT YOU IN 1/85/13 Co- CONSIST THAT IN 1/85/13 Co- CONSIST THAT IN 1/85/13 Co- TO THAT IN 1/85/13 Co- TO THAT Addition that Addition Addition Addition NOTICE TO THAT Addition Addition To The Telephone Addition Addition The Telephone Addition Addition Addition The Telephone Addition Addition The Telephone Addition Addition The Telephone Addition Addition The Telephone The Telepho	UYER. TRACT IN BLA Y OF THE COT IR LEGAL RIG Suyer Signer Suyer Signer Vou received a	MTRACT YOU SIGN. HTS. Delta 1857.13 and this contract, we gave it to you, copacified filled-in copy when you the second				
to entotes us to the included and the included and relating its superstanding the included and i	YOU ARE EN Tree to take it a Manual A cotogre to did. The other control of the Tree to take it a	DO NOT SIG	NOTICE TO BEN THIS CONTINUE EXACT COPPORTECT YOU confirm that is u confirm that	UYER. TRACT IN BLA Y OF THE COT IR LEGAL RIG Suyer Signer Suyer Signer Vou received a	TRACT YOU SIGN. Introl. Delty/85/13 ed this contract, we gave it to you, compristely filled-in copy when you below to select the provided by provided by the Park of the provided by the pr				
to entote us to other in the Annual Fand retain its super Signa 2019 (Ou agree to the industrial your super Signa 2019) (Super	YOU ARE EN YOU ARE EN YOU ARE EN He terms of this tree to take it a WHAT A COUPY is died. The other corner of the control	DO NOT SIG	NOTICE TO B IN THIS CONT EXACT COP PROTECT YOU IN 1/85/13 Co- CONSIST THAT IN 1/85/13 Co- CONSIST THAT IN 1/85/13 Co- TO THAT IN 1/85/13 Co- TO THAT Addition that Addition Addition Addition NOTICE TO THAT Addition Addition To The Telephone Addition Addition The Telephone Addition Addition Addition The Telephone Addition Addition The Telephone Addition Addition The Telephone Addition Addition The Telephone The Telepho	UYER. TRACT IN BLA Y OF THE COT IR LEGAL RIG Suyer Signer Suyer Signer Vou received a	MTRACT YOU SIGN. HTS. Delta 1857.13 and this contract, we gave it to you, copacified filled-in copy when you the second				
to entione us to division to the control of the Annual Fand retain its street of the control of	YOU ARE EN Tree to take it a MANUAL CANONICAL STREET AND CANONI	DO NOT SIGNIFICATION OF	NOTICE TO B IN THIS CONT EXACT COP PROTECT YOU IN 1/85/13 Co- CONSIST THAT IN 1/85/13 Co- CONSIST THAT IN 1/85/13 Co- TO THAT IN 1/85/13 Co- TO THAT Addition that Addition Addition Addition NOTICE TO THAT Addition Addition To The Telephone Addition Addition The Telephone Addition Addition Addition The Telephone Addition Addition The Telephone Addition Addition The Telephone Addition Addition The Telephone The Telepho	UYER. TRACT IN BLA Y OF THE COT IR LEGAL RIG Suyer Signer Suyer Signer Vou received a	TRACT YOU SIGN. [HT]S. Delty 1/85/1.3 ed this contract, we gave it to you, copapi@ely filled-in copy when you [Mar.] Delty 1/85/1.3 pinton whose name is on the life to the valido but The FILM all writer the same of Select a specimential with Analyses. [Managed with Select and				
to entione us to division to the control of the Annual Fand retain its street of the control of	Percentage Rindhillo received to receive the terms of the tree to take it a series of the tree to take it as a series of the tree to take it as a series of the tree to take the tree tree tree the tree tree tree	DO NOT SIGNIFICATION OF	NOTICE TO B IN THIS CONT EXACT COP PROTECT YOU IN 1/85/13 Co- CONSIST THAT IN 1/85/13 Co- CONSIST THAT IN 1/85/13 Co- TO THAT IN 1/85/13 Co- TO THAT Addition Addition NOTICE TO THAT Addition Addition The Transition The Transition	UYER. TRACT IN BLA Y OF THE COT IR LEGAL RIG Suyer Signer Suyer Signer Vou received a	TRACT YOU SIGN. [HT]S. Delty 1/85/13 ed this contract, we gave it to you, copapi@ely filled-in copy when you [Mar.] Delty 1/85/13 pinton whose rame is on the life to the valido but The FILM of writer the same of before, apprenently with Analyses.				

Case 22-10301-mdc Doc 61 Filed 08/08/22 Entered 08/08/22 13:30:07 Desc Main Case 22-10301-mdc Claim ឯកម្រៀតអ្វីក្រុំ 12/23 ខ្លួច ខ្លួច ស្គីណា Document Page 5 of 5

Regional Acceptance Corporation 1424 E. FIRETOWER RD GREENVILLE NC 27858





September 24, 2016

TIMOTHY BECKEL 2472 BRANDON COURT BENSALEM, PA 19020

Description of Collateral: Customer: 2008 CHEVROLET MALIBU-V6

Vin#: 1G1ZK577884255820

Dear TIMOTHY BECKEL:

On 08/04/16 we received a check in the amount of \$7,550.22 from Progressive to pay what it determined to be the fair market value of your vehicle which it has found to be a total loss. This check paid a portion of the total amount of money remaining on your account with us.

Subsequently, there is a deficiency balance on your account in the amount of \$1,969.20. This balance must be paid in order to satisfy your account with Regional Acceptance Corporation. Please be aware that any delinquency between the date of loss and the time your account is satisfied in full will be reported to the appropriate credit reporting agency.

It is therefore very important for you to make immediate arrangements with our office for payment of this deficiency balance that is due.

We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

* NOTICE: If you are entitled to the protections of the United States Bankruptcy Code (11 U.S.C. §§ 362; 524) regarding the subject matter of this letter, the following applies to you: THIS COMMUNICATION IS NOT AN ATTEMPT TO COLLECT, ASSESS, OR RECOVER A CLAIM IN VIOLATION OF THE BANKRUPTCY CODE AND IS FOR INFORMATIONAL PURPOSES ONLY.

If you have any questions regarding this explanation, please call us at (800) 411-3184 or you can write us at the above address.

Regional Acceptance Corporation